

**Update for Norfolk City Council
May 21, 2013**

Flooding Strategy Update Items

Plan & Prepare

- New Downtown Flood Rate Insurance Map
- National Flood Insurance Program Reform Act
- Proposed Norfolk Development Standards
- US Army Corps of Engineers Studies
- Secure Commonwealth Panel
- Seeking Private Sector Investment

Mitigate

- Brambleton Avenue Improvement Project

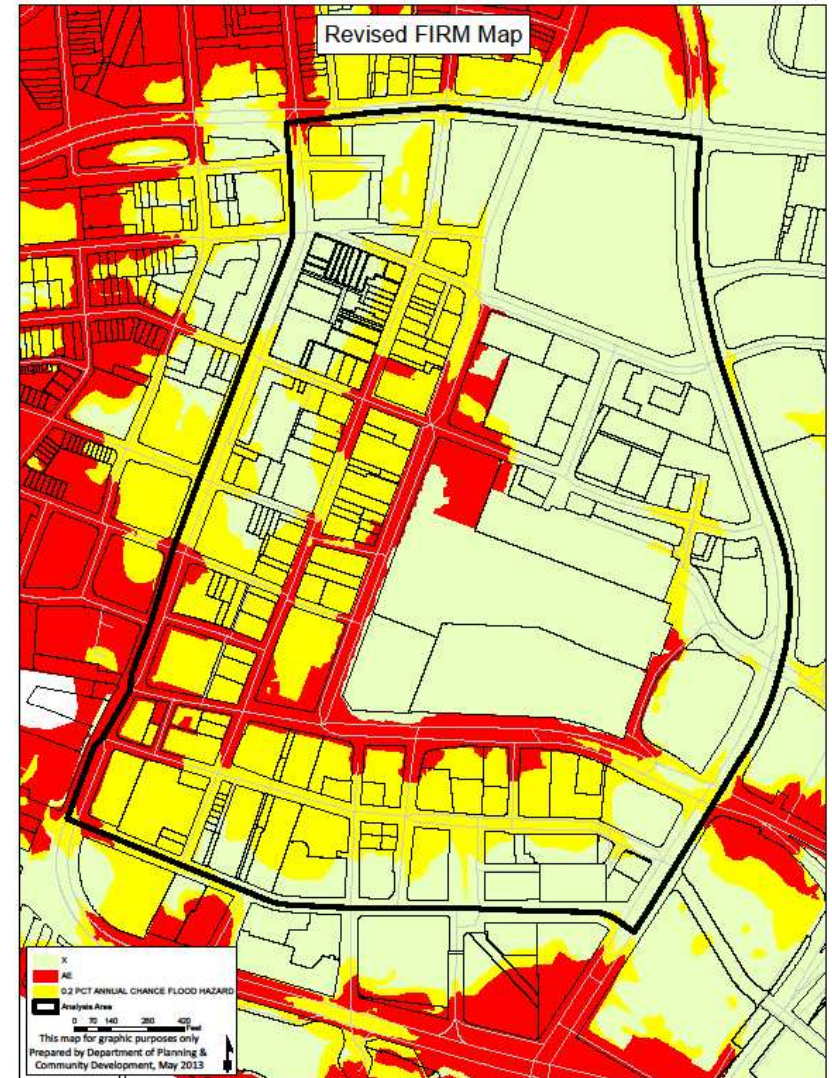
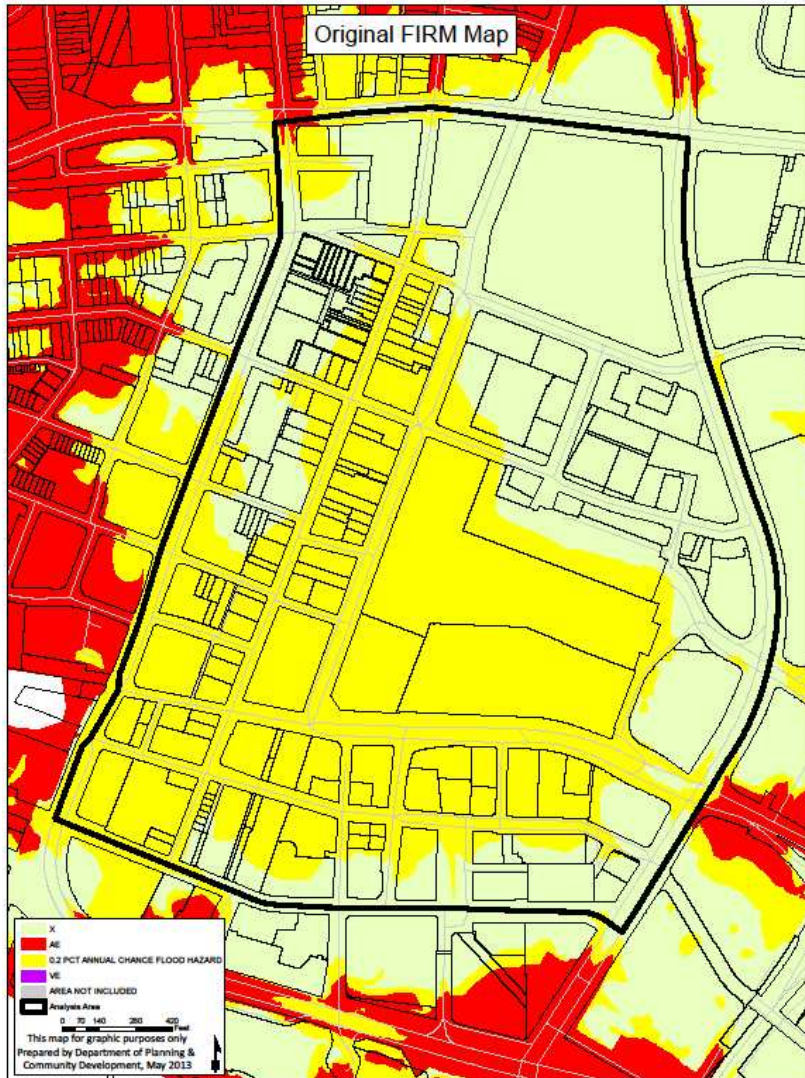
Communicate

- Public Input Sessions

New Downtown Flood Insurance Rate Map

- New flood map provided to city as part of 2009 Flood Insurance Rate Map update for entire city
- Map derived from the recertification of the Downtown Flood Wall
- Impacts Downtown Business Core
- Appears to be scientifically incorrect in some aspects and is being appealed

New Downtown Flood Insurance Rate Map



Biggert-Waters Flood Insurance Reform Act of 2012 (BW12) Timeline

Date of Implementation	Who Is Affected	What Will Happen	Why Is It Changing
July 10, 2012	Owners of property: <ul style="list-style-type: none"> that is affected by flooding on Federal land caused, or exacerbated by, post-wildfire conditions on Federal land, and who purchased flood insurance fewer than 30 days before the flood loss and within 60 days of the fire containment date. 	<ul style="list-style-type: none"> If a flood occurs under certain conditions, an exception to the 30-day waiting period is implemented for a policy purchased not later than 60 days after the fire containment date. 	<ul style="list-style-type: none"> BW 12 Section 100241 created a third exception to the 30-day waiting period for insurance coverage for private properties affected by flooding from Federal lands as a result of post-wildfire conditions.
October 19, 2012	<ul style="list-style-type: none"> Policyholders in the Missouri River Basin (ND, SD, IA, NE, KS, MO) who had claims on a policy purchased from May 1-June 6, 2011, and were not damaged by flood for 30 days after purchase date. 	<ul style="list-style-type: none"> When certain conditions are met, an alternative effective date for the policy or the increased coverage is established as the 30th day after the policy purchase date, without regard for the otherwise applicable flood in progress exclusion, for claims denied based on Exclusion V. 	<ul style="list-style-type: none"> BW 12 Section 100227(b) provides an alternative effective date for qualifying policies that had claims from flooding of the Missouri River that started June 1, 2011.
January 1, 2013	<ul style="list-style-type: none"> Homeowners with subsidized insurance rates on non-primary residences Properties receiving subsidized insurance rates are those structures built prior to the first Flood Insurance Rate Map (pre-FIRM properties) that have not been substantially damaged or improved. 	<ul style="list-style-type: none"> 25 percent increase in premium rates each year until premiums reflect full risk rates 	<ul style="list-style-type: none"> BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums. This premium increase is outlined in Section 100205. The phase out of subsidies affecting non-primary residences was also mandated by earlier 2012 legislation, HR 5740.
August 1, 2013	<ul style="list-style-type: none"> Owners of business properties with subsidized premiums Owners of severe repetitive loss properties consisting of 1-4 residences with subsidized premiums. Owners of any property that has incurred flood-related damage in which the cumulative amounts of claims payments exceeded the fair market value of such property. 	<ul style="list-style-type: none"> 25 percent increase in premium rates each year until premiums reflect full risk rates 	<ul style="list-style-type: none"> BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums. These premium increases are outlined in Section 100205.

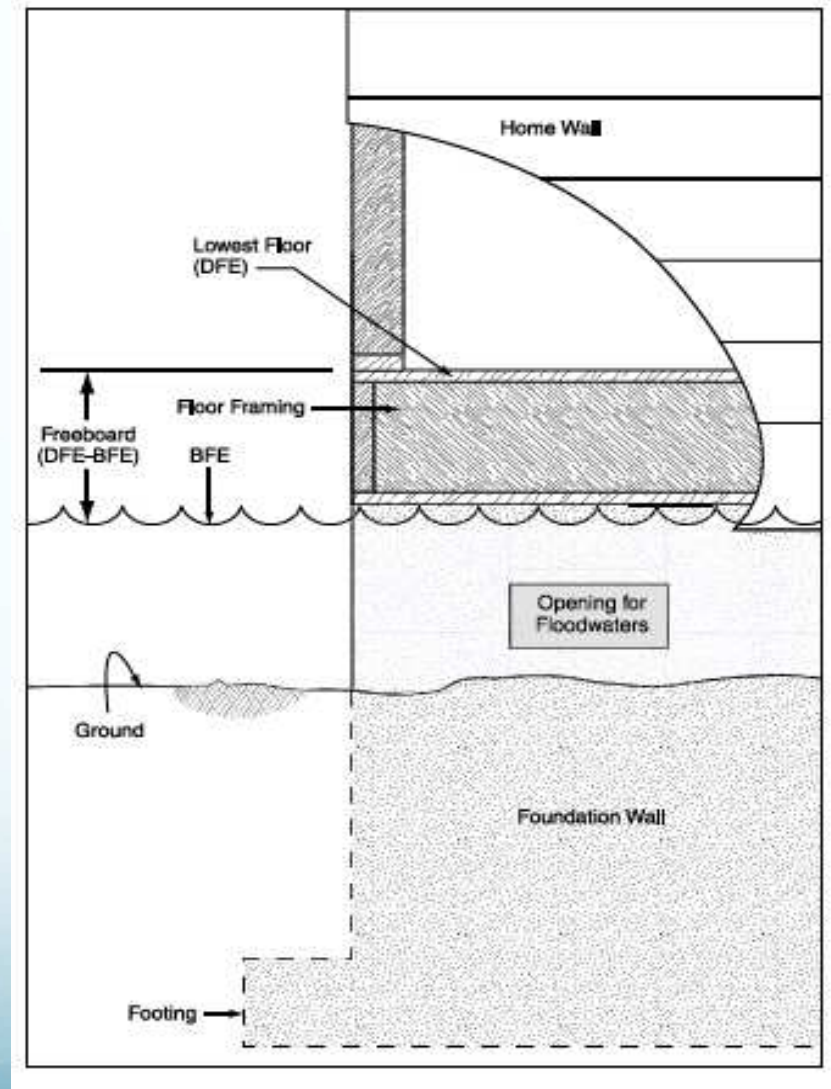
Biggert-Waters Flood Insurance Reform Act of 2012 (BW12) Timeline

When	Who Is Affected	What Will Happen	Why Is It Changing
August 1, 2013 cont.	Owners of property <ul style="list-style-type: none"> not insured as of the date of enactment of BW 12 (subject to a possible exception in Section 100207 of BW 12); with a lapsed NFIP policy; that has been purchased after the date of enactment of BW 12. 	<ul style="list-style-type: none"> Full-risk rates will apply to these policies. 	<ul style="list-style-type: none"> BW 12 calls for the elimination of subsidies and discounts on flood insurance premiums. These premium increases are outlined in Section 100205.
2014	<ul style="list-style-type: none"> Other property owners, including non-subsidized policyholders, affected by map changes 	<ul style="list-style-type: none"> Full-risk rates will be phased in over five years at a rate of 20 percent per year to reach full risk rates. 	<ul style="list-style-type: none"> BW 12 calls for the phase-out of subsidies and discounts on flood insurance premiums This premium increase is outlined in Section 100207.

- **Norfolk participates in the Community Rating System (CRS) to provide reduction in insurance premiums for homeowner owners**
 - The CRS program evaluates actions by localities to reduce risk
 - Incentives for localities to be proactive in planning, emergency preparedness, stormwater management and public outreach
- **Communities rated from Class 10 to Class 1**
 - **Norfolk currently rated CRS Class 9**
 - **5% reduction in flood insurance premiums**
 - Average savings per household of \$46 annually
 - Current comprehensive flood mitigation effort should provide 10% reduction in premiums when rating changes to Class 8 (estimated Fall 2013)

Proposed Development Standards and Procedural Changes

On June 27th the City Planning Commission will hold a public hearing to consider new development requirements and procedural changes to enhance flood resilience for properties which in turn will lower insurance rates.

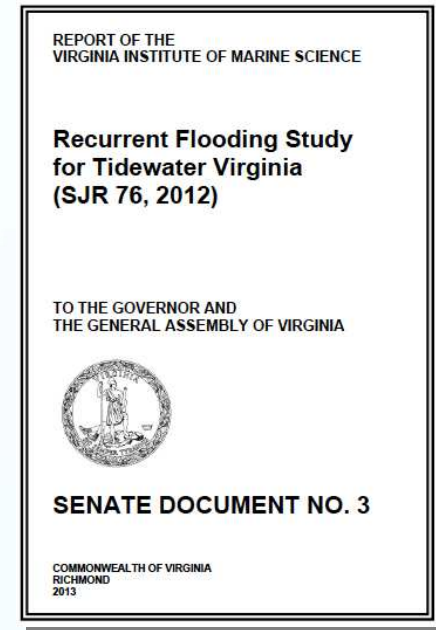


Progress of Studies by the US Army Corps of Engineers

- After a decade of study, the General Reevaluation Report for the Ocean View beaches is complete.
 - The total estimated construction costs for a protective berm are \$18.4 million and Norfolk's share is estimated just below 30% at \$5.5 million.
- The Hague and Pretty Lake Reconnaissance Studies are nearly complete and the projects will likely move on to the Feasibility phase under the Section 205 Continuing Authorities Program. Matching funds will be required.
- Approval is pending for a comprehensive citywide study of Norfolk under the Hurricane Sandy Relief Bill as part of the using the 3x3x3 rule. Matching funds will be required.
 - 3x3x3 = 3 years, no more than \$3 M with all 3 levels of USCOE

Secure Commonwealth Panel

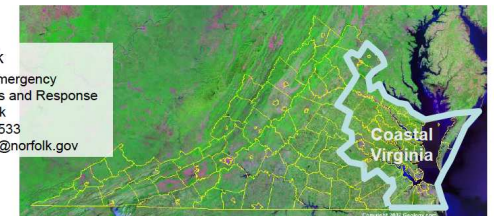
- The VIMS recurrent flooding study was reported to the General Assembly in January 2013, but no action was taken this session.
- The Secure Commonwealth Panel is an advisory board to the executive charged with monitoring and assessing the implementation of statewide prevention, preparedness, response, and recovery initiatives.
 - The Panel is also empowered to review, evaluate, and make recommendations relating to the emergency preparedness of government at all levels in the Commonwealth.
- At the request of the City of Norfolk, following a comprehensive briefing on recurrent flooding, the Panel has agreed to establish a Coastal Flooding Sub Panel Chaired by Jim Redick, Norfolk's Director of Emergency Preparedness.



Recurrent Coastal Virginia Flooding: *Advocating a Collaborative Approach to Prepare for Tomorrow's Growing Challenges*

Presentation to:
Secure Commonwealth Panel
May 6, 2013

Jim Redick
Director of Emergency
Preparedness and Response
City of Norfolk
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james.redick@norfolk.gov



Seeking Private Sector Investment



investing in resilience. reinvesting in communities.

RE.invest Application



Submitted to: RE.invest Initiative
Due: March 28, 2013
By: City of Norfolk
810 Union Street, Suite 1101
Norfolk, VA 23510



- Norfolk applied to the Rockefeller Foundation to participate in a new initiative to foster innovative public-private partnerships.
 - Demonstrated need for stormwater infrastructure upgrades
 - Commitment to citywide green and integrated system development
 - Ability to establish public-private partnerships
 - Community support
- The new program provides engineering, finance and legal support to develop projects that can leverage private investment for resilient stormwater infrastructure development
- Selected localities will be announced in late May

Brambleton Mitigation Project Underway

\$2.4 M project will raise westbound lanes to reduce frequency of flooding and provide enhanced access to Fort Norfolk and the Medical Complex

- Other improvements include pedestrian, lighting and landscaping improvements.



Communication Activities

- Floodplain regulation (zoning) revisions public meetings
 - Two meetings already held
 - Workforce Development Center – May 24
 - Planning Commission Public Hearing scheduled for June 27
- HRUBS billing inserts and Compass Ads for Preparedness messages
- Citizen Advisory meeting – June 13th
- Expert Advisory meeting – June 24th